

WHAT IS CLAIMED IS:

1           1.     A portable consumer device to be used by a consumer, the portable  
2 consumer device comprising:  
3            a body; and  
4            a computer readable medium coupled to the body, the computer readable  
5 medium comprising a data string including one or more wildcard values, wherein the data  
6 string is specifically associated with the consumer.

1           2.     The portable consumer device of claim 1 wherein the portable  
2 consumer device is a smart card, and wherein the computer readable medium is in the form of  
3 an integrated circuit.

1           3.     The portable consumer device of claim 1 wherein the portable  
2 consumer device is a smart card, wherein the body is a plastic body including an embossed  
3 region with the consumer's identification, and wherein the computer readable medium is in  
4 the form of an integrated circuit.

1           4.     The portable consumer device of claim 1 wherein the data string  
2 including one or more wildcard values encompasses identification codes for two or more  
3 different products.

1           5.     The portable consumer device of claim 4 wherein the identification  
2 codes optionally include universal product codes (UPC) or stock keeping units (SKUs).

1           6.     The portable consumer device of claim 1 wherein the data string  
2 including one or more wildcard values encompasses two or more values.

1           7.     The portable consumer device of claim 1 wherein the portable  
2 consumer device is pocket-sized.

1           8.     The portable consumer device of claim 1 wherein the data string is  
2 specifically associated with the consumer's purchasing preference.

1           9.     The portable consumer device of claim 1 wherein the portable  
2 consumer device is a smart card, and wherein the portable consumer device further comprises  
3 a microprocessor coupled to the body.

1                   10. A method for using a portable consumer device to be used by a  
2 consumer, the method comprising:  
3                   (a) providing for a portable consumer device comprising a computer  
4 readable medium coupled to a body, the computer readable medium comprising a first data  
5 string including one or more wildcard values, wherein the first data string is specifically  
6 associated with the consumer;  
7                   (b) retrieving the first data string;  
8                   (c) comparing the first data string to a second data string; and  
9                   (d) providing an output after (c).

1                   11. The method of claim 10 wherein the second data string represents an  
2 identification code for an item, wherein the item is a consumer product.

1                   12. The method of claim 10 wherein the second data string is a product  
2 identification code.

1                   13. The method of claim 10 wherein the first data string is associated with  
2 a preference of the consumer.

1                   14. The method of claim 10 wherein the first data string is associated with  
2 a product preference of the consumer.

1                   15. The method of claim 10 wherein (c) is performed by a server  
2 computer, accessible through the Internet.

1                   16. The method of claim 10 wherein the second data string is a universal  
2 product code or stock keeping unit for a product and is encompassed by the first data string,  
3 and wherein (d) comprises informing the consumer that the consumer is entitled to a reward.

1                   17. The method of claim 10 wherein the portable consumer device is in the  
2 form of a card, and wherein (b) comprises using a card access device (CAD) to retrieve the  
3 first data string.

1                   18. The method of claim 17 wherein the first data string specifically  
2 associated with the consumer encompasses identification codes for products that the

3 consumer is pre-authorized to purchase or encompasses Web sites or messages that the  
4 consumer cannot access.

1 19. The method of claim 17 wherein the card is a smart card, wherein the  
2 computer readable medium includes an integrated circuit, and wherein the portable consumer  
3 device further comprises a microprocessor.

1 20. A method comprising:

- 2 (a) providing for a card comprising a computer readable medium
- 3 comprising a first data string including one or more wildcard values, wherein the first data
- 4 string is specifically associated with a purchasing preference of the consumer;
- 5 (b) retrieving the first data string using a card access device (CAD);
- 6 (c) comparing the first data string to a second data string, wherein the
- 7 second data string comprises an identification code for a product that is purchased by the
- 8 consumer; and
- 9 (d) after (c), if the first data string encompasses the second data string,
- 10 informing the consumer that the consumer is entitled to a reward.

1 21. The method of claim 20 wherein (c) is performed by the card access  
2 device (CAD).

1 22. The method of claim 20 wherein (c) is performed by a computer  
2 coupled to the card access device (CAD).

1 23. The method of claim 20 wherein the card is a smart card.

1 24. The method of claim 20 wherein the card further comprises a  
2 microprocessor.

1 25. The method of claim 20 further comprising, before (d):  
2 calculating the reward, wherein the reward is based on the number of products  
3 or the cost of products purchased by the consumer that have identification codes that are  
4 encompassed by the first data string.

1 26. The method of claim 20 further comprising, after (d):  
2 updating reward data on the computer readable medium in the card.

1                   27.    The method of claim 20 wherein the computer readable medium  
2   comprises an integrated circuit.

1                   28.    The method of claim 20 wherein the reward is a reduction in the  
2   purchase price.

1                   29.    The method of claim 20 wherein the identification code is a universal  
2   product code (UPC) or a stock keeping unit (SKU).

1                   30.    A system comprising:

2                   (a)    a portable consumer device to be used by a consumer, the portable  
3   consumer device comprising (i) a body and (ii) a computer readable medium coupled to the  
4   body, the computer readable medium comprising a data string including one or more  
5   wildcard values, wherein the data string is specifically associated with the consumer; and  
6                   (b)    an access device, wherein the access device is capable of retrieving the  
7   data string from the portable consumer device.

1                   31.    The system of claim 30 wherein the portable consumer device is a  
2   card, and wherein the access device is a card access device.

1                   32.    The system of claim 30 further comprising a cash register or store  
2   system coupled to the access device.

1                   33.    The system of claim 30 further comprising a client computer coupled  
2   to the card access device, and a server computer coupled to the client computer through the  
3   Internet.

1                   34.    The system of claim 30 wherein the computer readable medium  
2   comprises an integrated circuit.

1                   35.    The system of claim 30 wherein the portable consumer device is a  
2   smart card.

1                   36.    A system for managing transactions with respect to a consumer,  
2   comprising:  
3                   a portable device configured to store a first data string having one or more  
4   wildcard values, wherein the first data string is specifically associated with the consumer; and

5 an access device configured to communicate with the portable device and  
6 process a transaction relating to the consumer using the first data string.

1 37. The system of claim 36 wherein the first data string encompasses a  
2 plurality of product codes.

1 38. The system of claim 37 wherein the plurality of product codes include  
2 a universal product (UPC) or a stock keeping unit (SKU).

1 39. The system of claim 36 wherein the first data string represents one or  
2 more product preferences of the consumer.

1 40. The system of claim 39 wherein the first data string is updated by the  
2 access device depending on one or more products purchased during the transaction.

1 41. The system of claim 36 wherein the first data string encompasses a  
2 plurality of product codes corresponding to a plurality of products; and  
3 wherein the first data string is used to determine whether the consumer is  
4 permitted to purchase one or more of the plurality of products during the transaction or is  
5 permitted access to a website or a specific message or a function.

1 42. The system of claim 36 wherein the first data string encompasses a  
2 plurality of product codes corresponding to a plurality of products; and  
3 wherein the first data string is used to determine whether the consumer is  
4 entitled to receive a reward for the transaction.

1 43. The system of claim 42 wherein the first data string is further used to  
2 determine the reward to be received by the consumer.

1 44. The system of claim 36 further comprising:  
2 a host configured to communicate with the access device;  
3 wherein the access device is further configured to update the portable device  
4 using information provided by the host; and  
5 wherein the information provided by the host includes an updated first data  
6 string.

1                   45.    The system of claim 44 wherein the host communicates with the access  
2   device via a communication medium including the Internet.

1                   46.    The system of claim 36 wherein the portable device includes a smart  
2   card.